

GOOD NEIGHBORLY NEWS

ISSUE 4

NEIGHBORHOOD WATCH PUBLICATION

WINTER - 2009

Neighborhood Watch Block Captains:

Please distribute this newsletter to your block participants.

Don't forget to sign up for **e-mailed crime alerts**. To register, e-mail me at jsasw@ci.carlsbad.ca.us and get details.

Editor-Jodee Sasway Crime Prevention Specialist

760-931-2105
jsasw@ci.carlsbad.ca.us

Police Contacts:

Website
www.carlsbadca.gov

Emergency
9 1 1
Non-emergency
760-931-2197

Crime Statistic Hotline
760-931-2201

Other Crime Statistics
760-931-2279

Police Watch Commander
760-931-2115

Traffic Unit
760-931-2106

Narcotics Unit
760-931-2195

Records Division
769-931-2119

Detective Division
760-931-2145

Community Services
760- 931-2177

The Crime Prevention Unit's Mission is the anticipation, recognition and appraisal of crime risk and the initiation of some action to remove or reduce it.

Let's do it together!



Happy New Year!

It's a brand new year. Let's make some New Years' Resolutions to make Carlsbad the best possible place to live. Let's keep our neighborhoods safe: participate in Neighborhood Watch-it's known to reduce your risk of residential crime; and report suspicious activity to the Police Department 24-hours a day when it is taking place (931-2197).

For information, go to the City's website at www.carlsbadca.gov

Telemarketing Fraud 101

Are you bombarded with telephone calls from telemarketers offering everything from investment opportunities to home repairs?

When that phone rings, the fraudulent telemarketer is looking for your emotional Achilles' heel. They ask you personal questions about family, finances, marriage, or political affiliation that they have no business knowing. They tailor their pitch to your answers. Then they blame you for falling for their con.

Scams include: selling magazines, free prizes, home/vehicle repairs, sweepstakes, etc.

How do they reel you in?

The Scarcity Tactic:

They have a product you desire that is in short supply.

The Authority Tactic: They browbeat you using an aura of authority and power.

The Reciprocity Tactic: They rely on your sympathy. They won't get

commission or a reward unless you participate.

The Social Proof Tactic: This is most effective on someone who is alone. They make you feel as if you are part of something everyone else is doing.

Phantom Fixation Tactic: The deal is so great it is too good to pass up.

Similarity Tactic: They have the same values and goals as you.

Consistency Tactic: They use your words against you. What you are describing is what they are selling.

Contrast Tactic: They compare their product to a well know product but theirs is a better value.

What can you do?



The best thing is to not get a conversation with them at all. You need only to hang up, not explain or apologize. Remember, it isn't rude

it's shrewd. But if you simply must talk to them:

Tell the caller to put you on their **"Do not call list."** Then hang up on them. If they call back, they are breaking the law.

Never give personal information to someone on the phone unless you initiated the phone call and have confidence/experience in the person or agency receiving the call.

Legitimate business callers will not ask you for personal information over the phone. If a caller asks for personal information such as a credit card number or a Social Security number just say:

"I don't give out personal information over the phone. I will contact the company directly and provide them with the necessary information."



Tax Record Fraud



The IRS does not initiate taxpayer contact through e-mail. Nor does it request detailed personal information through e-mail, or send e-mails requesting your PIN numbers, passwords or similar information for credit cards, banks or other financial accounts.

If you receive an e-mail from someone claiming to be the IRS or directing you to an IRS site: **Do not reply.**

Do not open any attachments. They may contain malicious codes that will infect your computer. **Do not** click on any links. If you clicked on links in a suspicious e-mail or phishing Web site and entered confidential information, visit the IRS's website at www.irs.gov for information on identity theft.

How to report phishing, e-mail scams and bogus IRS Web sites:

If you receive an e-mail or find a Web site you think is pretending to be the IRS, forward the e-mail or Web site URL to the IRS at phishing@irs.gov.

You can forward the message as received or provide the Internet header of the e-mail. The Internet header has additional information to help the IRS locate the sender. After you forward the e-mail or header information, delete the message.

Telemarketing Fraud 101, cont.

Never give your Social Security number to anyone! Guard it. Only give out credit card numbers during transactions YOU initiated and only to merchants you trust.

If the caller tells you he or she wants to give you something for free, then you should not have to pay to receive it. Often, the caller will tell you that you need to pay a handling charge or pay taxes on the prize, but that should be a **red flag**. Tell them:



"I should not have to send money for something that is free."

Then hang up. Remember, it isn't rude it's shrewd.



So-called "limited time offers" should not require an immediate decision right then and there. A caller from a legitimate business will not rush you. If you are considering dealing with someone who has contacted you over the phone, sleep on it for a day or two. While thinking it over, you may find a better offer or decide you don't need or can't afford whatever is being offered. Just tell the caller:

"I'd like some time to think about this. Tell me how I can get in touch with you. If I'm interested, I'll call you back."

Then hang up. Remember, it isn't rude, it's shrewd.

In addition to rushing you, some unscrupulous telemarketer will try to convince you not to talk to anyone about the call. They might tell you if you divulge the offer to anyone else, it could jeopardize the deal. **This is a warning sign.**

In cases like this, discuss the offer with friends or family members before you agree to anything. If a friend or family is not available, call the Carlsbad Police Department's Crime Prevention Unit for advice. If the caller persists, say:

"I'd like to take some time to discuss this with my family and friends, and I'll get back to you if I'm still interested."

Then hang up. Remember, it isn't rude, it's shrewd.

It can be hard to understand all the details of a verbal offer. What you hear may not be what the caller is saying, or what he or she said may not be entirely accurate.

The best way to proceed is to **have the material mailed to you** so you can read it carefully, several times and at your leisure. If the caller isn't willing to send you written information, say the following:

"If you can't mail me the information, then I can't talk to you."

Then hang up. Remember, it isn't rude, it's shrewd.

If a contractor calls you, or if you call a contractor, check his or her reputation out at the State Contractor License Board (www.cslb.ca.gov) and with the Better Business Bureau (www.bbb.org). References provided by the contractor might be phony. Make sure they are using their own Contractor's License. If they offer to do the work without a license or without the proper permits at a good price, remember the **"if it sounds too good to be true . . ."** adage.

Check out charities before you give. Visit the State of California Attorney General at (www.caag.state.ca.us) and lookup the charity. Read their tax returns and see what they spend your money on.

Wire money only to family members or people who you really know. Wiring money is as good as cash.

Only buy U.S. lottery tickets. Almost all foreign sweepstake and lottery offers are fraudulent, including Canada. Finally, beware of offers to help you recover money you have previously lost. This type of fraud just **adds insult to injury**.

